

Information to identify the case:

Debtor 1 Howard Keith Lamphere

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-8880

EIN --_-----

Debtor 2 Terri Lynn Lamphere

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-0040

EIN --_-----

United States Bankruptcy Court District of New Jersey

Case number: 18-32334-ABA

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Howard Keith Lamphere

Terri Lynn Lamphere
aka Terri Lynn Duffy

5/3/19

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Howard Keith Lamphere
 Terri Lynn Lamphere
 Debtors

Case No. 18-32334-ABA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 27

Date Rcvd: May 03, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 05, 2019.

db/jdb	+Howard Keith Lamphere, Terri Lynn Lamphere, 25 Millbridge Road, Clementon, NJ 08021-5320
cr	+Toyota Motor Credit Corporation, 14841 Dallas Parkway, Suite 300, Dallas, TX 75254-7883
517864169	+Chase Bank, PO Box 740933, Dallas, TX 75374-0933
517864174	Kohl's Customer Support, PO Box 3120, Milwaukee, WI 53201-3120
517864178	New Penn Financial, PO Box 619063, Dallas, TX 75261-9063
517864181	Target TD Bank, PO Box 9547, Portland, ME 04112-9547
517864183	+Ulta Comenity Bank, PO Box 182125, Columbus, OH 43218-2125

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov May 04 2019 00:29:22 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov May 04 2019 00:29:13 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517864164	+EDI: CHASE.COM May 04 2019 03:58:00 Amazon Chase Bank, Attn Bankruptcy, PO Box 15298, Wilmington, DE 19850-5298
517864165	EDI: RMSC.COM May 04 2019 03:58:00 Amazon Synchrony Bank, Attn: Bankruptcy Department, PO Box 965060, Orlando, FL 32896-5060
517864166	EDI: AMEREXPR.COM May 04 2019 03:58:00 American Express, PO Box 981535, El Paso, TX 79998-1535
517864167	+EDI: TSYS2.COM May 04 2019 03:58:00 Barclay Card, 1007 N Orange Street, Wilmington, DE 19801-1239
517864168	EDI: CAPITALONE.COM May 04 2019 03:58:00 Capital One, PO Box 71083, Charlotte, NC 28272-1083
517864170	+EDI: CITICORP.COM May 04 2019 03:58:00 Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0493
517864171	+EDI: TSYS2.COM May 04 2019 03:58:00 Department Stores National Bank/Macys, Bankruptcy Processing, PO Box 8053, Mason, OH 45040-8053
517864172	EDI: RMSC.COM May 04 2019 03:58:00 Dicks Sporting Goods Synchrony Bank, Attn: Bankruptcy Department, PO Box 965060, Orlando, FL 32896-5060
517864173	+EDI: CITICORP.COM May 04 2019 03:58:00 Home Depot Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
517864175	+EDI: WFNNB.COM May 04 2019 03:58:00 Lane Bryant Comenity Bank, PO Box 182125, Columbus, OH 43218-2125
517864176	+E-mail/Text: bk@lendingclub.com May 04 2019 00:30:00 Lending Club, 71 Stevenson Street Ste 300, San Francisco, CA 94105-2985
517864177	EDI: RMSC.COM May 04 2019 03:58:00 Lowes Synchrony Bank, Attn: Bankruptcy Department, PO Box 965060, Orlando, FL 32896-5060
517864179	EDI: RMSC.COM May 04 2019 03:58:00 Old Navy, Synchrony Bank, Attn Bankruptcy Department, PO Box 965060, Orlando, FL 32896-5060
517864180	EDI: RMSC.COM May 04 2019 03:58:00 PayPal Synchrony Bank, Attn: Bankruptcy Department, PO Box 965060, Orlando, FL 32896-5060
517865137	+EDI: RMSC.COM May 04 2019 03:58:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517864182	EDI: TFSR.COM May 04 2019 03:58:00 Toyota Motor Credit Corporation, PO Box 8026, Cedar Rapids, IA 52409-8026
517864184	EDI: ECMC.COM May 04 2019 03:58:00 US Department of Education, PO Box 16448, St Paul, MN 55116-0448
517864185	EDI: RMSC.COM May 04 2019 03:58:00 Walmart Synchrony Bank, Bankruptcy Department, PO Box 965060, Orlando, FL 32896-5060

TOTAL: 20

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 05, 2019

Signature: /s/Joseph Speetjens

District/off: 0312-1

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 27

Date Rcvd: May 03, 2019

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 3, 2019 at the address(es) listed below:

Andrew Sklar andy@sklarlaw.com, NJ43@ecfcbis.com;dolores@sklarlaw.com
Francis Landgrebe on behalf of Debtor Howard Keith Lamphere flandgrebe@verizon.net,
r61604@notify.bestcase.com
Francis Landgrebe on behalf of Joint Debtor Terri Lynn Lamphere flandgrebe@verizon.net,
r61604@notify.bestcase.com
Lauren Bielskie on behalf of U.S. Trustee U.S. Trustee lauren.bielskie@usdoj.gov
Margaret McGee on behalf of U.S. Trustee U.S. Trustee maggie.mcgee@usdoj.gov
Rebecca Ann Solarz on behalf of Creditor Toyota Lease Trust rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7